

Certificate Number: 17572-NJ-DE-033803301

Bankruptcy Case Number: 19-19803



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 8, 2019, at 5:37 o'clock PM PST, Ronald J Howarth completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 8, 2019 By: /s/Leigh-Anna M Thompson

Name: Leigh-Anna M Thompson

Title: Counselor